

**Report No. 333**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call June 30, 2005  
(In thousands of Dollars)

Assets	84 State Banks	2 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$237,968	\$132	\$142,244	\$380,344	
Interest-bearing balances	\$47,243	\$967		\$48,210	
Securities	\$1,663,343	\$1,018	\$204,522	\$1,868,883	
Federal funds sold and securities purchased/agreements to sell	\$80,077		\$142,390	\$222,467	
Loans & lease financing receivables:					
Loans & leases held for sale	\$11,001			\$11,001	
Loans & leases net of unearned income	\$6,040,804		\$1,473,961	\$7,514,765	
Less: Allowance for loan & lease losses	<u>\$90,504</u>		<u>\$26,801</u>	<u>\$117,305</u>	
Loans & leases, unearned income, allowances & reserve	\$5,950,300		\$1,447,160	\$7,397,460	
Trading Assets		\$125		\$125	
Premises & fixed assets (including capitalized leases)	\$133,549	\$92	\$2,682	\$136,323	
Other real estate owned	\$2,343		\$444	\$2,787	
Investments in unconsolidated subsidiaries & assoc. companies	\$1,905			\$1,905	
Intangible assets	\$35,261	\$31	\$209	\$35,501	
Goodwill	\$22,740			\$22,740	
Other Intangible assets	\$12,521	\$31	\$209	\$12,761	
Other assets	<u>\$188,875</u>	<u>\$45</u>	<u>\$41,900</u>	\$230,820	
<b>Total Assets</b>	<b><u>\$8,351,865</u></b>	<b><u>\$2,410</u></b>	<b><u>\$1,981,551</u></b>	<b><u>\$10,335,826</u></b>	
<b>Liabilities</b>					
Deposits:					
In domestic offices	\$6,813,599		\$1,358,720	\$8,172,319	
Noninterest-bearing	\$857,936		\$182,081	\$1,040,017	
Interest-bearing	<u>\$5,955,663</u>		<u>\$1,176,639</u>	<u>\$7,132,302</u>	
Federal funds purch & secur sold under agreements to repurchase	\$159,361		\$103,700	\$263,061	
Trading Liabilities					
Other borrowed money	\$521,770		\$351,750	\$873,520	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$65,651</u>	<u>\$93</u>	<u>\$5,979</u>	<u>\$71,723</u>	
<b>Total Liabilities</b>	<b>\$7,560,381</b>	<b>\$93</b>	<b>\$1,820,149</b>	<b>\$9,380,623</b>	
Minority interest in consolidated subsidiaries					
<b>Equity Capital</b>					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$34,421	\$662	\$2,000	\$37,083	
Surplus	\$403,257	\$663	\$42,000	\$445,920	
Retained earnings	\$356,781	\$992	\$119,894	\$477,667	
Accumulated other comprehensive income	(\$3,475)		(\$2,492)	(\$5,967)	
Other equity capital components					
<b>Total Equity Capital</b>	<b><u>\$791,484</u></b>	<b><u>\$2,317</u></b>	<b><u>\$161,402</u></b>	<b><u>\$955,203</u></b>	
<b>Total Liabilities and Equity Capital</b>	<b><u>\$8,351,865</u></b>	<b><u>\$2,410</u></b>	<b><u>\$1,981,551</u></b>	<b><u>\$10,335,826</u></b>	
<b>Average Ratios of State Banking Institutions</b>	<b>6/30/2005</b>	<b>3/31/2005</b>	<b>12/31/2004</b>	<b>9/30/2004</b>	<b>6/30/2004</b>
<b>Total Capital/Reserves to Total Assets</b>	10.11%	10.10%	10.12%	10.14%	10.09%
<b>Total Capital to Total Deposits</b>	11.62%	11.13%	11.42%	11.93%	11.51%
<b>Total Loans to Total Assets</b>	71.55%	69.06%	69.70%	71.38%	70.35%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.50%	1.54%	1.52%	1.51%	1.55%
<b>Total Loans to Total Deposits</b>	88.66%	82.81%	84.29%	89.04%	86.86%
<b>Return on Assets (Annualized)</b>	1.26%	1.27%	1.15%	1.21%	1.19%
<b>Increase in Deposits 6-30-04 to 6-30-05</b>	8.30%				
<b>Increase in Loans 6-30-04 to 6-30-05</b>	19.70%				
<b>Increase in Total Assets 6-30-04 to 6-30-05</b>	11.70%				